

## Grandparents scam

Thousands of senior citizens are victimized every year by “grandparent” related scams.

The scammers contact elderly people and impersonate a family member or friend desperately in need of money due to a supposed emergency and convince the elderly person to send money quickly.

Most commonly the scammer will pretend to be a grandchild with the scammer attempting to confuse the facts, create panic, and get the grandparent to act on emotion. They want the grandparent to wire money quickly without thinking it through or asking questions.

The scammer’s message will almost always include an urgent situation – I have been arrested, or mugged, or am in the hospital – Please help!

The scammer (acting as the grandchild) will insist that the grandparent not tell parents or anyone else about the embarrassing situation or the request for money. The supposed grandchild will play up the act by promising to pay the grandparents back. The scammer’s story tends to work best if they can convince the

grandparent that they (the supposed grandchild) are traveling overseas or even in another state. This situation allows the scammer to confuse the facts about the local laws, act like the phone connection is poor, or to justify why the money must be sent by wire transfer.

If asked why their voice sounds funny, the scammer will usually claim that their nose or mouth was injured or the phone connection is poor.

Once the grandparent wires the money, more calls may follow, asking for even more money.

With this trick, the scammer will likely involve other callers to pose as police, attorneys, doctors, or bail bondsmen reconfirming the story and the claim for more money.

Calls may occur late at night or early in the morning to try and catch you when you are tired and not thinking clearly.

With the advancements in technology and social media sites, scammers are finding it easier to acquire personal information on the person they are claiming to be and/or of the grandparents they are calling.

Even with small pieces of information, scammers are very clever at getting elderly people to fill in the missing gaps for them. Examples:

1. If the caller says, “hi grandpa.” Ask them “Who is calling?” Avoid saying, “Is that you Billy?”
2. If the caller says that “It is me, your grandson.” Ask them “which one?”
3. If you know that the grandchild is actually traveling, do not ask them if they are still in (Mexico, England, or etc.). Instead, ask, “Where are you calling from?”

Do not believe everything you hear, and be sure to verify the emergency situation before you give them any contact information, account information and especially before you send any money.

The Bureau of Consumer Protection offers the following steps to help prevent you from becoming a victim to such scams:

- Be suspicious of anyone who calls unexpectedly asking for money.
- Stay calm and do not make quick decisions or react without thinking about the situation.

- Never wire money based on a request made over the phone or in an e-mail... especially overseas. Wiring money is like giving cash – once you send it, you will not get it back. Same for cashier's checks and personal checks – Do Not Send!
- Resist the urge or pressure to act quickly. Scammers want you to send money quickly so that you do not have time to verify their claims.
- Never provide the caller with credit card numbers or other banking information.
- Verify the emergency, check the story out with someone else in your family or circle of friends, even if you have been told to keep it a secret.
- Research the situation by contacting law enforcement or the hospital to verify your family member is there. If they are not, report the situation.
- If you attempt to contact your grandchild directly, use a number that you know is theirs and not the number the caller provided.
- Verify the person's identity by asking questions that a stranger could not possibly answer. Scammers may have some personal information on you or your loved ones.
- Do not fill in blank spots. Refrain from mentioning other family member's names and personal information.
- If you are ever unsure what to do, contact the Bureau of

Consumer Protection or your local Law Enforcement agency for assistance.

- Encourage family and friends to not put personal information on social media sites. Scammers and thieves watch for people to list dates and locations of trips they are on, or going to be on.

For more information or to file a complaint, visit our website or contact the Bureau of Consumer Protection.

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(Some information taken from the FTC fact sheet "Family Emergency Scams" 06/12)

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